

## **House Arrest** (Why Adults are still living at Home)

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The real grownups used to call us “The Twixters,” a cross between a mature adult and a child, because even though we looked like adults, our parents were still taking care of us like we were children. Even when we tried to be real grownups and move out, get a job and jump off the swing-sets of life, we were called “The Boomerang Kids” because no matter how hard you throw us out, we always came back again. Cultural norms are evolving and young adults are struggling to gain independence, failing to launch into the reality of adult life. Is this new trend the product of our ways? Is this dilemma really our fault? Most would say yes, accusing us of spending our allowance on fancy cars, cellular phones and nice clothes, while avoiding the vitamins of adult life, like responsibility, hard work and delayed gratification. Others would blame our parents, claiming that they spent too much time, cradling us for 18 years, and not teaching us how to be self sufficient. For arguments sake, we should understand that those factors, but times have changed, and we are living in a more competitive nation in this more competitive nation many of us young adults are on “House Arrest” unable to move out of our parents houses, and are victims to the intense climate of America’s economic famine.

Money never grew on trees, and neither do jobs. With skimpy Social Security checks, seniors are putting retirement on hold and are now occupying the jobs that once were available to the younger population. This leaves us with the table scraps of minimum wage occupations that in essence pay us enough money to earn us a half decent lunch break. So you can call us “The Jugglers,” because we are now holding three jobs, going to school, and trying to get out of debt.

The pockets of our young adults are eroding, as money hungry Credit Card Companies wait for us to blow out our eighteenth birthday candle, and if the offer was hard to refuse over the phone.

Then you will surely fall into temptation on college grounds, where at colleges, including DTCC, credit card companies are pitching tents in an attempt to charge our pockets bone dry. Aren't our educational expenses taxing enough? The answer is yes. According to the American loan providers, by 2014, the cost of a four year college will have increased by 16%, while cost of two year institutions, like DTCC will increase by 14%. The increase of tuition has not discouraged us from taking out loans, according to College Board in 2005 lenders provided about \$14 billion in private loans, a 734% increase from a decade earlier. New York Statistics show that 76% of college graduates are paying off debt that will take them over a decade to eliminate. As Adult independence becomes a thing of the past many of us question our future.

Will we ever move out? Of course we will, but with 30 becoming the new 20, many will be "Twixters" for a lot longer. This newly found spare time puts yet another twist in the fabric of the American Household. According to the U.S. Census Bureau, there is a noticeable decline in young adult married couples, and young adult households. Thus, showing that marriages have become a lot older, and children are often voted out. As our American culture begins to take on the fairytale persona of "Neverland," the place where boys become men nevermore, the economy has made our American dreams into unlikely possibilities. This reality echoes even more loudly as *USA Today* says "This is the generation that will not match the prosperity of their parents" and no matter how hard you knock on wood, the times never lie.